

**Fill in this information to identify the case:**

Debtor 1 Linda Willis Reed

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas (State)

Case number 18-70318-hdh13

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

**Name of creditor:** U.S. Bank Trust National Association as Trustee of the Bungalow Series IV Trust

**Court claim no. (if known):** 11

**Last four digits** of any number you use to identify the debtor's account: 8907

**Date of payment change:** February 1, 2022  
Must be at least 21 days after date of this notice

**New total payment:** \$357.24  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$0.00

**New escrow payment:** \$32.23

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current Interest Rate:**

**New interest rate:**

**Current principal and interest payment:**

**New principal and interest payment:**

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

**Current mortgage payment:**

**New mortgage payment:**

Debtor 1	<u>Linda Willis Reed</u>			Case Number (if known)	<u>18-70318-hdh13</u>
	First Name	Middle Name	Last Name		

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Chase A. Berger Date 01/05/2022  
 Signature

Print: Chase A. Berger Title Bankruptcy Attorney  
 First name Middle Name Last name

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
 Number Street

Santa Ana, CA 92705  
 City State Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com



323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

LINDA J REED  
1631 CENTRAL FREEWAY  
WICHITA FALLS TX 76306

Analysis Date: December 01, 2021

Final

Property Address: 1631 CENTRAL FREEWAY WICHITA FALLS, TX 76306

Loan:

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Jan 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2022:</b>
Principal & Interest Pmt:	325.01	325.01
Escrow Payment:	0.00	32.23
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$325.01	\$357.24

<b>Escrow Balance Calculation</b>	
Due Date:	Aug 01, 2021
Escrow Balance:	(256.10)
Anticipated Pmts to Escrow:	0.00
Anticipated Pmts from Escrow (-):	57.48
Anticipated Escrow Balance:	(\$313.58)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jan 2021				58.80	* Forced Place Insur	0.00	(58.80)
Feb 2021				20.30	* Forced Place Insur	0.00	(79.10)
Mar 2021				20.21	* Forced Place Insur	0.00	(99.31)
Apr 2021				20.12	* Forced Place Insur	0.00	(119.43)
May 2021				19.84	* Forced Place Insur	0.00	(139.27)
Jun 2021				19.84	* Forced Place Insur	0.00	(159.11)
Jul 2021				19.65	* Forced Place Insur	0.00	(178.76)
Aug 2021				19.56	* Forced Place Insur	0.00	(198.32)
Sep 2021				19.36	* Forced Place Insur	0.00	(217.68)
Oct 2021				19.26	* Forced Place Insur	0.00	(236.94)
Nov 2021				19.16	* Forced Place Insur	0.00	(256.10)
					Anticipated Transactions	0.00	(256.10)
Nov 2021				19.16	Forced Place Insur		(275.26)
Dec 2021				19.16	Forced Place Insur		(294.42)
Jan 2022				19.16	Forced Place Insur		(313.58)
	\$0.00	\$0.00	\$0.00	\$313.58			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Borrower: LINDA J REED

Loan:

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(313.58)	0.00
Feb 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Mar 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Apr 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
May 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Jun 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Jul 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Aug 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Sep 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Oct 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Nov 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Dec 2022	19.16	19.16	Forced Place Insur	(313.58)	0.00
Jan 2023	19.16	19.16	Forced Place Insur	(313.58)	0.00
	<u>\$229.92</u>	<u>\$229.92</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 0.00. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 38.32 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (313.58). Your starting balance (escrow balance required) according to this analysis should be \$0.00. This means you have a shortage of 313.58. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 229.92. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Borrower: LINDA J REED

Loan:

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	19.16
Surplus Amount:	0.00
Shortage Amount:	13.07
Rounding Adjustment Amount:	0.00
Escrow Payment:	\$32.23

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$344.17 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On January 5, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Monte J. White  
legal@montejwhite.com

U.S. TRUSTEE  
ustpregion06.da.ecf@usdoj.gov

CHAPTER 13 Trustee  
Robert B. Wilson  
cmecf@ch13-12westtex.org

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice

On January 5, 2022, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
Linda Willis Reed  
1631 Central Freeway  
Wichita Falls, TX 76306

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice  
Michaela Rice